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Claims

What is claimed is:

- 5 1. A method of accounting electronic transactions,
wherein the transaction is initiated by a payer (1) from an
electronic terminal, the method comprising:
- delivering to the accounting system (3): a transaction
code (A), describing the type of transaction selected, an
10 amount (B) describing the transaction value, payer's ID (D),
which is assigned to the specific payer (1), and a payee's ID
(C), which is assigned to the payee (2);
- verifying, via the accounting system (3), whether the
payer (1) is an authorized user, whether a beneficiary with
15 the given payee's ID (C) exists and what types of
transactions are handled by this beneficiary, as well as
whether the specified amount (B) is available on the payer's
(1) payment account (4);
- sending from the accounting system (3) cumulative
20 information the transaction (E) to the payer (1), which
preferably contains extended information on the transaction;
- requesting the payer (1) to accept the transaction, to
correct or complete data, having received acceptance for the
transaction (F);
- 25 effecting accounting of the transaction (G) on the
payment account (4) via the accounting system (3); and
- sending acknowledgment of the payment (H) to the payee
(2), which preferably includes additional information on the

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payer (1), which are not directly related to transaction accounting, as well as acknowledgment of the transaction (J) to the payer (1), which preferably contain additional information (I) delivered to the accounting system (3) by the payee (2).

2. The method according to claim 1, wherein a number of different payment sub-accounts (4') are assigned to one payment account (4) within its limits; those payment sub-accounts (4') are connected directly to institutions managing funds of the payer (1), a single transaction of which, initiated by the payer (1), is accounted jointly from several payment sub-accounts (4'), while the payer (1), when initiating a transaction, effects a pre-selection of a single sub-account (4') or of a defined group of payment sub-accounts (4'), from which the transaction is to be accounted, by choosing the corresponding transaction code (A) or the payee's ID (C), assigned to the given type of transaction, and the same payment sub-account (4') is preferably used by a number of different payers (1) within their payment sub-accounts (4') for accounting of transactions initiated by them.

3. The method according to claim 1 or 2, wherein the payee's ID (C) is a static ID (C'), a temporary ID (C'') or a local ID (C'''), whereas the static ID (C') is permanently assigned to the payee (2) within the accounting system (3), the temporary ID (C'') can be given on a temporary basis upon the payee's (2) request (R), for a specified time period or

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for the needs of a single transaction, and the local ID (C'") is provided to the payee (2) by the payer (1) in order to account transactions for a payee (2) who is not defined in the accounting system (3) and the payee (2) cannot be accessed by other payers (1).

4. The method according to claim 1 or 2, wherein the payee's ID (C) is assigned to a specific transaction or to a specific offer of the payee (2), through which the offer is explicitly identified.

5. The method according to claim 1 or 2, wherein a transaction lasts for the given period of time, and the amount (B) is calculated by the accounting system (3) during the session of a transaction initiated by the payer (1), the method further comprising:

automatically, for every accounting unit (Q), delivered or defined by the payee (2), and initiation of a transaction by the payer (1) calculating the beginning of unit-charges, which constitute components of the transaction amount (B), whereas conclusion and complete accounting of the transaction is effected upon a request from the accounting system (3), the payee (2) or the payer (1), and upon conclusion of the transaction acknowledgment of the payment (H) is sent again to the payee (2), and the payer (1) receives acknowledgment of the transaction (J), which include cumulative information concerning the whole transaction and its conclusion, while unit-charges are accounted by the accounting system (3) on-line or off-line.

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6. The method according to claim 5, wherein the amount (B) is delivered to the accounting system (3) in the beginning of a periodical transaction, while such a transaction is calculated up to the value of the specified amount (B), after which it is terminated by the accounting system (3).

7. The method according to claim 1 or 2, wherein a transaction amount (B') is received from the payee (2) upon a request (P) from the accounting system (3), which makes it possible to verify whether the amount (B) specified by the payer (1) is correct on the basis of the transaction amount (B'), or to exclude the necessity to quote the amount (B) when initiating a transaction by the payer (1), whereas concurrently with the transaction amount (B'), the payee (2) sends additional information (I) on the transaction to the accounting system (3).

8. A method of effecting electronic transactions via phone, wherein a transaction is initiated by establishing a connection from a payer's (1) phone (5) to servers (6) of an accounting system (3), where transaction parameters are specified directly in a sequence (S) dialed on the phone (5) in the course of the connection being initiated and are sent via a telecommunication network (7) to the servers (6) with a payer's ID (D) from the phone (5), whereas any missing parameters of the transaction are preferably completed by the payer (1) during the connection session, and acknowledgment of the transaction to the phone (5) is sent by the accounting

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system (3) alternatively after the connection has been finished.

9. The method according to claim 8, wherein when the given transaction is effected in the same telecommunication channel in which a connection between the payee (2) and the payer (1) has already been established, the payer (1) does not need to establish a new connection to the accounting system (3) in order to have the transaction accounted, but the ongoing connection is preferably redirected to the accounting system (3) by the payee (2), while the payee (2) delivers to the accounting system (3) at the same time all the transaction parameters which are known to the payee (2).

10. The method according to claim 8 or 9, wherein a connection is established in a voice channel with tone dialing DTMF or alternatively through a text message in a signaling channel with the use of USSD in such a way that the user initiates the connection directly from the keyboard of the phone (5), dialing a sequence (S) containing parameters of the transaction, where each of the transaction parameter is preceded by a star symbol "*", and in the case of a USSD sequence, it ends with a hash symbol "#", preferably causing that placement of the hash symbol "#" at the end of the sequence (S) determines whether this would be a voice transaction or a text transaction.